

Information to identify the case:

Debtor 1	Eduardo Vergel Saavedra	Social Security number or ITIN xxx-xx-5677
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Rosita Milan Saavedra	Social Security number or ITIN xxx-xx-6483
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 11-31415-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eduardo Vergel Saavedra

Rosita Milan Saavedra

11/2/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Eduardo Vergel Saavedra
Rosita Milan Saavedra
Debtors

Case No. 11-31415-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 60

Date Rcvd: Nov 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2017.

db/jdb +Eduardo Vergel Saavedra, Rosita Milan Saavedra, 22 Fountain View Dr E, Jackson, NJ 08527-4586
cr +FEDERAL NATIONAL MORTGAGE ASSOCIATION, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Boca Raton, FL 33487-2853
cr +Nationstar Mortgage LLC, c/o Robertson, Anschutz & Schneid P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr +Seterus, Inc. as authorized Subservicer for Federa, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
515557241 BANK OF AMERICA, N.A., PO Box 660933, Dallas, TX 75266-0933
512185915 +Bally's Park Place, Inc., C/O Craner, Satkin, Scheer & Schwartz PC, 320 Park Avenue PO Box 367, Scotch Plains, NJ 07076-0367
512325735 Bank of America, NA as successor by merger to BAC, 7105 CORPORATE DRIVE, PLANO, TX 75024
512185921 +Chase Bank, C/O Creditors Financial Group LLC, PO Box 440290, Aurora, CO 80044-1500
512185922 +Chase Bank- Washington Mutual Bank, C/O P. Scott Lowery PC, 4500 Cherry Creek Dr South Ste 700, Denver, CO 80246-1534
516002387 Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc., PO Box 1047 Hartford, CT 06143-1047, Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc., PO Box 1047 Hartford, CT 06143-1047
516002386 Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc., PO Box 1047 Hartford, CT 06143-1047
515417186 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096, Dallas, TX 75261-9741)
512304512 +RIH Acquisitions NJ, LLC, 1133 Boardwalk, Atlantic City, NJ 08401-7329
512185928 +RIH Aquisitions NJ LLC Atlantic C Hilti, C/O Gerstain, Grayson & Cohen, LLP, 1288 Route 73 South Ste 301, Mt. Laurel, NJ 08054-2237
512185930 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, Department of Treasury, Division Of Taxation, PO Box 245, Trenton, NJ 08695-245)
512185929 +Sears Credit Card - Citibank, C/O Monarch Recovery Management, Inc., 10965 Decature Road, Philadelphia, PA 19154-3210
512185933 +Trump Plaza Casino Hotel, C/O Slater, Tenaglia Fritz & Hunt PA, 301 3rd St, Ocean City, NJ 08226-4007
516303052 +U.S. Bank, N.A., Robertson, Anschutz & Schneid, P.L., Authorized Agent for Secured Creditor, 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
512185935 +US Airways Crad Services-Barclays Bank, C/O Northstar Location Services, 4285 Genesee Street, Cheektowaga, NY 14225-1943

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2017 22:42:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 02 2017 22:42:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr +EDI: BANKAMER.COM Nov 02 2017 22:18:00 Bank of America, N.A., PO Box 5170, Simi Valley, CA 93062-5170
cr +E-mail/Text: bankruptcy@cavps.com Nov 02 2017 22:42:17 Cavalry Portfolio Services, LLC, 500 Summit Lake Dr., Ste. 400, Valhalla, NY 10595-2322
512185913 EDI: WFNNB.COM Nov 02 2017 22:18:00 Ann Taylor-WFNNB, PO Box 659569, San Antonio, TX 78265-9569
512185914 EDI: BANKAMER.COM Nov 02 2017 22:18:00 BAC Home Loans Servicing LP, PO Box 15222, Wilmington, DE 19886-5222
512298702 +EDI: OPHSUBSID.COM Nov 02 2017 22:18:00 BACK BOWL I LLC, SERIES B, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
512185912 EDI: BANKAMER.COM Nov 02 2017 22:18:00 AAA Financial Services, PO Box 15019, Wilmington, DE 19886-5019
512185916 EDI: BANKAMER.COM Nov 02 2017 22:18:00 Bank Of America, PO Box 15019, Wilmington, DE 19886-5019
512198398 EDI: BANKAMER2.COM Nov 02 2017 22:18:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102
512439188 +EDI: OPHSUBSID.COM Nov 02 2017 22:18:00 Back Bowl I, L.L.C., Series B, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
512345978 +EDI: BANKAMER.COM Nov 02 2017 22:18:00 Bank of America, N.A., successor by, merger to BAC Home Loans Servicing, LP, BK Dept. MS CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414
516909831 EDI: BANKAMER.COM Nov 02 2017 22:18:00 Bank of America, NA, PO Box 31785, Tampa, FL 33631-3785
512185917 +EDI: TSYS2.COM Nov 02 2017 22:18:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
512279917 +EDI: OPHSUBSID.COM Nov 02 2017 22:19:00 CANDICA LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
512385995 EDI: RESURGENT.COM Nov 02 2017 22:18:00 CR Evergreen II, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 60

Date Rcvd: Nov 02, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

512185918	EDI: CAPITALONE.COM Nov 02 2017 22:18:00 PO Box 70884, Charlotte, NC 28272-0884	Capital One Bank, C/O NCO Financial System Inc., Charlotte, NC 28272-1083
512185919	EDI: CAPITALONE.COM Nov 02 2017 22:18:00 Charlotte, NC 28272-1083	Capital One Bank, PO Box 71083,
512185920	EDI: CAPITALONE.COM Nov 02 2017 22:18:00 Charlotte, NC 28272-1083	Capital One Bank, NA, PO Box 71083,
512460282	+E-mail/Text: bankruptcy@cavps.com Nov 02 2017 22:42:17 500 Summit Lake Drive, Suite 400, Valhalla, New York 10595-2322	Cavalry Portfolio Services, LLC,
512301815	EDI: CHASE.COM Nov 02 2017 22:18:00 Wilmington, DE 19850-5145	Chase Bank USA, N.A., PO Box 15145,
512185923	EDI: CHASE.COM Nov 02 2017 22:18:00 Wilmington, DE 19886-5153	Chase Card Services, PO Box 15153,
512185924	EDI: HFC.COM Nov 02 2017 22:18:00 Baltimore, MD 21297-1051	HSBC Card Services, PO Box 17051,
512185925	EDI: IRS.COM Nov 02 2017 22:18:00 Philadelphia, PA 19101-7346	Internal Revenue Service, PO Box 7346,
512185926	EDI: TSYS2.COM Nov 02 2017 22:18:00 Philadelphia, PA 19101-3337	Juniper Card Services, PO Box 13337,
512422222	+EDI: MID8.COM Nov 02 2017 22:18:00 2365 Northside Dr., Suite 300, San Diego, CA 92108-2709	Midland Credit Management, Inc.,
513860914	+EDI: AIS.COM Nov 02 2017 22:18:00 Attn: Department 1, PO Box 4457,	Midland Funding LLC, by American InfoSource LP as agent, Houston, TX 77210-4457, Midland Funding LLC 77210-4457
513860913	EDI: AIS.COM Nov 02 2017 22:18:00 Attn: Department 1, PO Box 4457,	Midland Funding LLC, by American InfoSource LP as agent, Houston, TX 77210-4457
513572451	EDI: AIS.COM Nov 02 2017 22:18:00 PO Box 4457, Houston, TX 77210-4457	Midland Funding LLC, by American InfoSource LP as agent,
512185927	EDI: HFC.COM Nov 02 2017 22:18:00 Baltimore, MD 21297-1051	Orchard Bank- HSBC, PO Box 17051,
512922127	EDI: PRA.COM Nov 02 2017 22:18:00 NORFOLK, VA 23541	Portfolio Recovery Associates, LLC, POB 41067,
512375092	EDI: PRA.COM Nov 02 2017 22:18:00 POB 41067, Norfolk VA 23541	Portfolio Recovery Associates, LLC, c/o Wamu,
512777162	+EDI: RESURGENT.COM Nov 02 2017 22:18:00 PO Box 19008, Greenville, SC 29602-9008	PYOD LLC, c/o Resurgent Capital Services,
512368234	EDI: RECOVERYCORP.COM Nov 02 2017 22:18:00 c/o Recovery Management Systems Corporat	Portfolio Investments I LLC, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
512336810	EDI: RECOVERYCORP.COM Nov 02 2017 22:18:00 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605	Recovery Management Systems Corporation,
512472810	EDI: TDBANKNORTH.COM Nov 02 2017 22:18:00 P.O. Box 9547, Portland, ME 04112-9547	TD Bank N.A., Attn: Robin Paradis,
512185932	+EDI: TDBANKNORTH.COM Nov 02 2017 22:18:00 Columbus, GA 31902-3072	TD Bank NA, PO Box 23072,
512185931	+EDI: TDBANKNORTH.COM Nov 02 2017 22:18:00 Portland, ME 04112-9547	TD Bank NA, PO Box 9547,
512185934	EDI: TSYS2.COM Nov 02 2017 22:18:00 Philadelphia, PA 19101-3337	US Airways Crad Services, PO Box 13337,
512451362	EDI: VERIZONEAST.COM Nov 02 2017 22:19:00 BLOOMINGTON, IL 61702-3037	VERIZON, PO BOX 3037,
512251206	EDI: Q3G.COM Nov 02 2017 22:19:00 Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788	World Financial Network National Bank,

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr RIH Acquisitions NJ, LLC t/a Atlantic City Hilton
cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
512312672* +CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Bank of America, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Eugene D. Roth on behalf of Debtor Eduardo Vergel Saavedra erothesq@gmail.com
Eugene D. Roth on behalf of Joint Debtor Rosita Milan Saavedra erothesq@gmail.com
Jeanette F. Frankenberg on behalf of Creditor BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP cmeclf@sternlav.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Laura M. Egerman on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Patrick O. Lacsina on behalf of Creditor Seterus, Inc. as authorized Subservicer for Federal National Mortgage Association (Fannie Mae), Creditor c/o Seterus, Inc. bmusarra@rasnj.com, bkyecf@rasflaw.com,legerman@rasnj.com
Patrick O. Lacsina on behalf of Creditor Nationstar Mortgage LLC bmusarra@rasnj.com, bkyecf@rasflaw.com,legerman@rasnj.com

TOTAL: 11